

## **Abstract**

A switching system for the electronic presentment and payment of bills between a Consumer and a Biller. The system includes an open, interoperable switching network for routing bill summary information between a Biller and a Consumer. Bill summary files are generated by a Bill Service Provider. Consumer Service Providers poll the Bill Service Providers through the switching network for newly generated bill summary files. The bill summary files are routed through the switching network to the appropriate Consumer Service Provider. Customers of the Consumer Service Provider log on to the web site of the Consumer Service Provider to access bill summary data. In addition to viewing the bill summary files electronically, the Consumer can initiate electronic payment of previously presented bills or bills that have not been presented electronically. Accounts of the Billers and Consumers are settled periodically by the switching network and reports are generated of the historical transactional activity of the exchanges over the network. Detailed information concerning a bill is accessible by the consumer only via a direct communication with the Biller, e.g., a hyperlink to the web site of the Biller, not via the switching network.